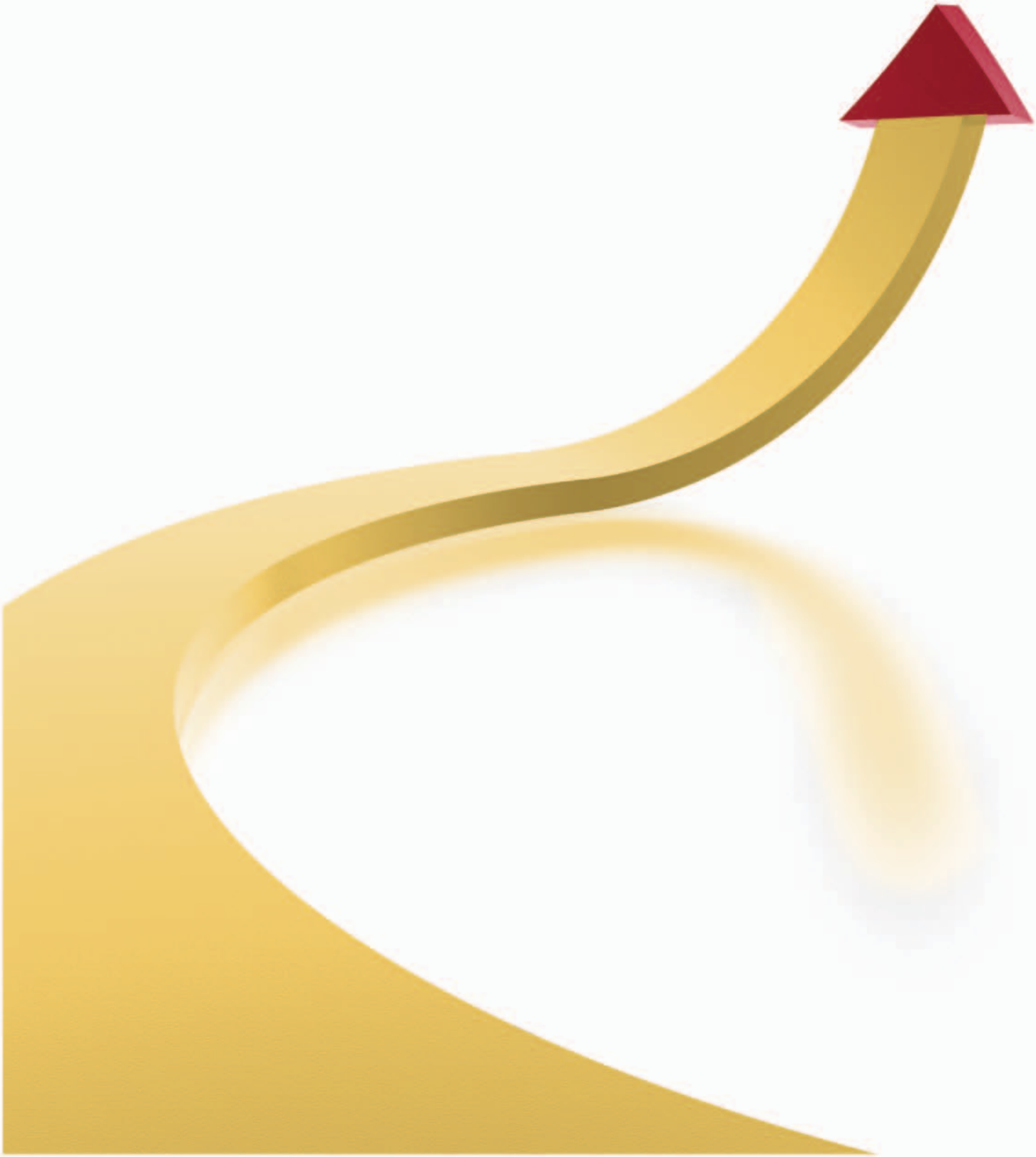
Securities America

Transition Guide

making your transition a success



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Welcome to Securities America

Securities America's Mission Statement

The mission of Securities America is to foster the success and independence of our representatives by delivering extraordinary service, professional development support and user-friendly customer driven technology, thereby providing clients the opportunity to receive quality advice for life.

Who We Are

The Transition Team is your primary contact with the home office during your transition to Securities America. A successful transition begins with a great plan. We will lead you through the process to assist in executing the most effective and timely move possible. We will work with you every step of the way and have created this guide to assist in your transition to Securities America.

Affiliation - Transferring Your Licenses

FINRA Registrations

The Securities America licensing kit will be delivered in two parts:

1. The physical licensing kit is sent to your office via UPS overnight mail
2. The online licensing kit link is sent through a "Welcome to Securities America" email

Completion of the kits is the first step toward your new future at Securities America. It is a critical step to satisfy contracting and FINRA requirements.

Both kits must be completed and paperwork returned according to the instructions provided.

Note: *If you are joining an existing branch office, make sure all physical forms are sent to your OSJ office for signatures.*

Note: *Independent RIA firms should contact their transition consultant to discuss.*

Required documents for submission to FINRA:

- Representative Agreement
- Copy of letter of resignation or U5
- ACH form and voided check
- Final authorization to submit registration
- Representative Addendum
- W9
- Electronic fingerprints
- U4 review

Additional required documents:

- Copy of state insurance licenses
- Copy of professional designations and/or advanced degrees

For assistance with the online licensing kit, you may contact our dedicated licensing team at 800-747-6111, option 6 for assistance.

Note: *You must be securities and insurance licensed in your client's state of residence. Representatives reporting to a branch office must confirm their OSJ is licensed in the same states.*

Insurance Licenses

In order to conduct and transfer variable insurance business, you will need to provide a copy of state insurance licenses. Review insurance licenses to verify they are active. If expired, work with the respective state to obtain a current copy.

New appointment paperwork is required for each carrier with whom you currently do business before client accounts can be changed to Securities America.

The appointment forms can be downloaded from the "Insurance Breakdown" section of your online licensing kit. A link titled 'Insurance Appointments' will take you to the available appointment forms to print and complete. Fax to Securities America's insurance licensing department along with a copy of your state insurance license for each state you are requesting appointments.

Note: *If you are not reappointed with the insurance carriers under Securities America, change of dealers will not be processed. Commissions earned may be paid to your previous broker dealer and in most instances they are not retrievable.*

Note: *Refer to the wealth management section of this guide for information on fixed insurance.*

Associated Person (AP) Kit

Securities America has a process for representatives to grant system access to associated persons. The acknowledgement form (page 6 of the Associated Person Kit) must be signed by all parties and returned within 48 hours of the associated person being added to the system. Representatives have 30 days to return the completed AP kit, but access will be discontinued if the acknowledgement form is not returned within 48 hours. Fingerprints can be submitted electronically by following the fingerprinting instructions.

Important Considerations

Privacy Policy

Broker-dealers are required to notify clients at the time an account is open and annually thereafter of their process for securing client sensitive information. The SEC Regulation S/P governs this requirement and is in place to protect the data and best interests of the client, not the broker-dealer or representative. The importance of these policies is to direct representatives, broker-dealers and their affiliates when the opportunity to share client sensitive data is present.

Note: *State law takes precedence over broker-dealer sharing policies.*

Sharing

Under a favorable privacy policy, the ability for a representative to share client data inventory with Securities America is available on affiliation. Affiliation is defined as the day the representative has terminated their contract with the former broker-dealer and notified Securities America to submit their U4 with FINRA. Securities America will work with the representative and staff to format data, print and mail client packets to the new representative office.

No Sharing

Under an unfavorable privacy policy, the ability for a representative to share client data inventory with Securities America IS NOT possible. The representative's office can prepare Securities America paperwork in anticipation of the transition and are left to its own resources and strategies. The most common strategies include using a third party resource for mass population or manually preparing paperwork.

Non-Compete

Securities America's policy is to abide by any non-compete or non-solicitation agreements entered into by prospective representatives. Most such agreements state representatives will not solicit any client that held an account with the prior broker-dealer. Some agreements go so far as to prohibit a representative from servicing or even accepting a client's account from the prior broker-dealer.

In certain cases, a letter from the client verifying that the representative did not solicit him or her may assist the representative in defending a lawsuit filed by the prior broker-dealer to enforce the non-compete agreement. However, this is not always effective and would depend on the language in the agreement and the applicable state law.

The key point to understand is that the obligation in a non-compete runs from the representative to the prior broker-dealer and clients cannot arbitrarily waive the obligation for the representative. States enforce non-compete and non-solicitation agreements differently so the prospective representative should be encouraged to engage a local attorney familiar with the laws of their state.

Wealth Management - Products

The choices are many and the needs diverse when you are trying to match your client's wants with strategies, products and services available in today's complex marketplace. Securities America's wealth management department has over 20 years of experience and is here to help you find viable, effective answers to your needs - to your clients' needs. From insurance to investing, from planning to execution, Securities America's wealth management department works continuously to find the most effective and competitive solutions.

It is important to verify all of the products you have sold in the past are transferrable to Securities America. Taking a minute to compile a list of current products utilized in your practice will help the branch office development team or branch manager verify product availability and, if necessary, possible alternatives or solutions.

Giving you more product choices to meet the financial needs of your clients is one of our primary goals. We frequently assess and re-assess the products representatives want to use and modify our offerings as necessary. We have a variety of alternative and retirement products to build effective solutions for your clients.

Fixed Insurance Business Relationships

At Securities America we maintain several fixed business relationships to make sure you have the most competitive products available. Our internal support staff is able to provide you with rate quotes and product illustrations. They can also assist with licensing, appointment and your business processing needs.

Insurance Marketing Organization Partners

Securities America has partnered with the following third-party insurance marketing organizations:

The National Benefit Corp (TNBC)

TNBC is one of our oldest IMO relationships. Their dedication to service and product selection makes them an ideal partner for independent representatives that use fixed business to supplement their securities business. TNBC's system allows representatives to write fixed life insurance business through an electronic application system.

One Resource Group

One Resource Group is one of the fastest growing managing general agencies in the country. They are a fit for branch offices looking to take their fixed business production to the next level. One Resource Group has a proven track record of partnering with branch managers to create fixed insurance opportunities within their branch. If you are a branch manager or produce fixed business at the Million Dollar Round Table level, this could be the right relationship for you.

USAdvisors Network Insurance Agency (USANI)

USANI is well-suited to provide insurance products, services and planning platforms that support, educate and motivate representatives. They utilize regional partners to work directly with you to grow your fixed insurance practice. This service is designed specifically for representatives looking to break into the fixed insurance business, but want to rely on an experienced team to cultivate their opportunities.

Insurmark

Insurmark is a marketer of fixed and indexed annuities. They have a team of personal annuity consultants dedicated to helping you find the right fit for your clients. This is a good relationship for those representatives that work mainly with fixed or indexed annuity products.

Alternative Investments

Representatives, OSJs and acting principals who solicit or supervise business in alternative investments will be required to complete alternative investment training in the appropriate course prior to soliciting and submitting new business. Use the AI Insight utility to create a profile, review the alternative investment policies and procedures and complete education modules. AI Insight can be accessed on e*Office under Wealth MGMT and Alternative Investments tab.

- Non-Traded REIT
- Hedge Funds
- Oil and Gas Programs
- Real Estate Private Programs
- 1031 Exchange
- Managed Futures
- Real Estate Tax Credit Programs
- Business Development Companies

Mutual Funds

We offer over 9,000 mutual funds from more than 300 successful and popular providers. Our list is constantly evolving to best provide the funds you and your clients want.

Note: *Many brokerage firms or financial institutions have proprietary mutual funds that cannot be transferred to another firm. These proprietary funds will have to be liquidated by your client before the cash value can transfer. Your transition consultant can help determine if the funds held by your client are proprietary.*

Advisory Services

Securities America Advisors, Inc. (SAA) is a Securities and Exchange Commission Registered Investment Advisory firm which offers investment advisory programs and services to representatives of Securities America, Inc. (SAI). SAA began operations in 1994.

Representatives of SAI may become Investment Advisor (IA) representatives of SAA or have their own Registered Investment Advisor (RIA) to utilize our investment advisory services. Client agreements and customizable marketing materials are provided for our internal asset management programs for both IA representatives and independent RIAs.

To discuss fee based services, please contact an advisory consultant at 800-747-6111, option 5, option 2.

Independent RIAs

For more than 15 years, Securities America has partnered with independent RIA firms to offer top notch technology and business solutions to help build great businesses. Upon joining SAI, you will continue to have the convenience and flexibility necessary to support and grow an independent business model.

Securities America has fee-based programs which allow you to manage client assets on a discretionary basis. We will handle all the administrative work, such as advisory fee calculation, invoicing and deductions and performance reporting, allowing you to concentrate on managing assets and growing your advisory business.

Establishing Your Brand Name

As independent business owners, you want to build a strong brand presence in your community. Sounds easy enough, but there are a host of decisions that should be made to establish and grow your brand effectively. We present you with some critical first steps as tips to get a solid start on building your unique brand.

This information is not legal advice, and you should consult with your attorney if you have questions regarding establishing and running your business entity.

- Decide on a business name
- Decide on the legal form of your business and register its name
- File the appropriate form(s) with our compliance and supervision departments
- Choose the domain for your online presence

Establishing Your Brand Image

Once you have your new company name legally registered, approvals from compliance communications review and regional supervision, and your online domain reserved, it is time to build out the look and feel of your brand.

Note: *Be sure to ask about the JumpStart Marketing Kit, a free online resource, to help you get your new brand up and running quickly and efficiently.*

- Decide on a logo, typeface and color scheme for your new brand
- Create materials using your new brand
- Monitor, maintain and adjust

Note: *As with all of your marketing materials, including stationery and business cards, be sure to have them reviewed and approved by Securities America's compliance communications review department prior to use.*

If you already have your own brand, Securities America has a wide variety of brochures, newsletters and much more to utilize with your brand image. Our marketing department provides a wide array of professional materials and planning guides to help promote your practice to current and prospective clients in your target market. Many of the tools are provided free online.

How to Order Stationery

You may order standard Securities America stationery from Leading Edge Printing.

1. Login to: *securities.leadingedgeprint.com*
2. Create an account
3. Use the templates to create business cards, letterhead and envelopes
4. Review and save PDF proof of the item
5. Submit proof to Securities America's compliance communications review department for approval

6. To include additional information such as insurance license number, additional phone numbers, bank or credit union disclaimers or other custom information, contact Bob Tiger at btiger@leadingedgeprint.com and request a completed proof before sending it to Securities America for review.
7. Once approved, finalize your order with Leading Edge by emailing Bob Tiger at btiger@leadingedgeprint.com with your job tracking #(s).

Creating Your Own Stationery

- Design your own proof. Depending on the expense you wish to incur, your options range from working with an advertising agency or a local printer. Securities America has several customized marketing packages available on view on e*Office.
- Submit proofs for review using AdTrax. Once final approval is received from compliance communications review, submit the proofs to your local printer for printing of your stationery order.
- If you prefer to use a local printer and want to create the standard Securities America stationery look, your transition consultant can supply the necessary graphic files.

Advertising Submission Utility (AdTrax)

Securities America's advertising submission technology provides electronic advertising submission, review, notification and books and records retention. AdTrax maintains a virtual record of the submission eliminating the need for physical advertising files. Pre-effective representatives can access the system under the applications link of the Welcome-SA.com site.

Titles and Required Disclosures

The following is a guide, based on our field compliance manual policies and procedures, to highlight the disclosure language requirements on various forms of stationery including business cards, letterhead, fax cover sheets and email. Disclosures should be in at least 8 point font.

SAI Representative Titles Available:

- Investment Representative
- Account Executive
- Registered Representative
- Financial Consultant

SAA Advisory Titles Available:

- Investment Advisor Agent
- Financial Planner
- Registered Investment Advisor Agent
- Financial Advisor
- Investment Advisor Representative
- Registered Investment Advisor Representative

Titles Available for OSJ/Registered Principals (must be appropriately licensed and acting in a supervisory capacity):

- Branch Manager
- Registered Principal

SAI Representative Business Card Disclosure

Securities offered through Securities America, Inc., Member FINRA/SIPC, [Name], Registered Representative (or another SAI title). *Outside Business Name/Marketing Name and the Securities America companies are unaffiliated. **

** Include this line if you have an approved Outside Business Name (OBA) or Marketing Name.*

*** To display a tax-related professional designation, add the following line at the end of the disclosure, "Tax-related services are offered through Outside Business Name."*

SAI Representative and SAA Advisory Business Card Disclosure

Securities offered through Securities America, Inc., Member FINRA/SIPC, [Name], Registered Representative (or another SAI title). Advisory services offered through Securities America Advisors, Inc., [Name], Financial Advisor (or another SAA title). *Outside Business Name/Marketing Name and the Securities America companies are unaffiliated. **

** Include this line if you have an approved Outside Business Name (OBA) or Marketing Name.*

*** To display a tax-related professional designation, add the following line at the end of the disclosure, "Tax-related services are offered through Outside Business Name."*

Note: *If you do not wish to use two titles, one for SAI and one for SAA, you may combine the disclosure as follows:*

Securities offered through Securities America, Inc., Member FINRA/SIPC, and advisory services offered through Securities America Advisors, Inc., [Name], Representative. *Outside Business Name/Marketing Name and the Securities America companies are unaffiliated. **

** Include this line if you have an approved Outside Business Name (OBA) or Marketing Name.*

*** To display a tax-related professional designation, add the following line at the end of the disclosure, "Tax-related services are offered through Outside Business Name."*

Professional designations, fax number, email address, etc. are optional for your Securities America stationery.

For Bank Representatives

Include the following disclosure to stationery:
Not FDIC Insured, No Bank Guarantees, May Lose Value.

For Credit Union Representatives

Include the following disclosure to stationery:
Not NCUA Insured, No Credit Union Guarantees, May Lose Value.

For California and Arkansas Representatives

If your branch is located in the state of California or Arkansas, your insurance license number must be printed on your stationery. It should appear after your name or title, be at least the same size as your address, and include "Insurance" in the identification, i.e., CA Insurance Lic# 012536 or AR Insurance Lic# 012536.

Additional Required Compliance Disclosures

The disclosure format you selected to use on stationery is required on your letterhead, fax cover sheets and email disclosure along with the additional language below.

Fax Cover Sheets

The text of this communication is confidential, and use by any person who is not the intended recipient is prohibited. Any person who receives this communication in error is requested to immediately destroy the text of this communication without copying or further dissemination. Your cooperation is appreciated.

Email Disclosures

Trading instructions sent via email may not be honored. Please contact my office at (insert phone number) or Securities America, Inc. at 800-747-6111 for all buy/sell orders. Please be advised that communications regarding trades in your account are for informational purposes only. You should continue to rely on confirmations and statements received from the custodian(s) of your assets. The text of this communication is confidential, and use by any person who is not the intended recipient is prohibited. Any person who receives this communication in error is requested to immediately destroy the text of this communication without copying or further dissemination. Your cooperation is appreciated.

Answering the Telephone

Representatives who share space with another business entity (OBA/Marketing name) must disclose their affiliation with Securities America when answering the phone. Representatives may answer a registered branch office telephone in any of the following manners:

- Securities America
- Outside Business Activity (OBA)/Marketing Name and Securities America
- Securities America, representative name

Voicemail Message

Representative voicemail message may state one of the following:

- You have reached the office of Securities America
- You have reached the office of Outside Business Activity (OBA)/Marketing Name and Securities America
- You have reached Securities America, the office of representative name

The voicemail message must state that orders for securities transactions cannot be accepted on voicemail and to contact (alternative telephone number) to place an order.

Common materials submitted for review include:

- Business cards
- Envelopes
- Client transition letters
- Letterhead
- Email signature
- Newsletters

- Website
- Social networking profiles
- White and Yellow Page listings for phone book
- Building signage (inside and outside the office, outside the office building and building directory listings)
- Telemarketing scripts
- Seminars and any related seminar materials

Note: *All stationery and marketing items must be submitted for final approval using the Advertising Review (AdTrax) system prior to first use.*

Compliance – Logs, Blotters and Files

Compliance and supervision is important in every firm. Securities America provides you access to Compliance Policy and Procedures in the compliance section of the e*Office home page. This is your main source for all compliance and supervision topics.

Here is some introductory information pertinent to the beginning of a transition. Most of the logs and blotters outlined below are electronically managed. More detailed information is available in the Compliance Policies and Procedures.

Daily Sales Blotter

The Daily Sales Blotter lists all securities activity (buys, sells, and exchanges, brokerage and non-brokerage, including variable insurance products) conducted at the office location.

Customer Holding Record

The Customer Transaction/Position Record lists all securities held under a particular client registration and is a chronological history of all transactions (buys, sells, and exchanges, brokerage and non-brokerage including variable insurance products) for each client registration.

Note: *It is required to maintain a physical log of the Daily Sales Blotter and the Customer Holding Record to document transactions for a direct sponsor company that does not provide a download of transactions to Securities America.*

Product Cross Index Log - OSJ offices only

The log is a chronological history of all customers who have bought and/or sold a particular security and must be maintained for both brokerage and non-brokerage transactions, including variable insurance products.

Note: *OSJ's are required to maintain a physical log of the Product Cross Index file to document transactions for a direct sponsor company that does not provide a download of transactions to Securities America.*

Check and Certificate Received Log

Chronological listing of checks and stock certificates received in the office. An online register is used to post when approved client payments or certificates are received in the mail or dropped off in person.

Regulation 'T' Extension Log

This log is used to record all Regulation T extensions. A Regulation T log is required for all offices that execute transactions in brokerage accounts.

A physical file and log is maintained regardless if any extensions have occurred. Regulation T extensions carry a $25 charge to the representative.

Client Files - Required Compliance Files

Client files must be available for inspection by members of the compliance and supervision departments, including all field supervisors. Client files must be maintained in your office or electronically in the "SA Vault" while the account is open and for 6 years after the closure of the client account.

If physical files are kept in your office, a file must be established for each client account registration containing documents required to open and/or maintain a client's account.

Gifts and Other Non-Cash Compensation Log

Enter all of the following on the quarterly "Gift and Non-Cash Compensation Log."

- All gifts given to, and received from, customer representatives
- All gifts given to, and received from, from product sponsors
- All gifts given to prospective clients, clients, and customer representatives, as part of a seminar, meeting, or event
- All business entertainment
- All marketing allowance reimbursements received from a product sponsor via Securities America's reimbursement process
- All expenses incurred or paid on your behalf by a product sponsor as it relates to a training, education, or due diligence event
- Representatives must submit a copy of this log to their OSJ/Regional Sales Supervision Principals on a quarterly basis. Maintain a copy of the log in an office file

Compensation Documentation Requirements

You must maintain compensation records (monetary and non-monetary) for your staff (including temporary agencies) in your office for a total of three years with the first two years in a readily accessible location. The records must include the amount of compensation paid or a description of any non-monetary item with an estimated value.

Correspondence File

Representatives will complete a monthly correspondence acknowledgement statement attesting that Securities America's policies and procedures are being adhered to concerning the submission of correspondence attaching copies of incoming and outgoing written correspondence for the time frame specified on the correspondence acknowledgement statement.

Additionally, correspondence includes any communications regarding securities, investment advice or customer accounts including: written communications with product sponsors, account custodians, or financial institutions.

Regardless of the method of how the client or prospect received the correspondence from your branch (i.e., regardless of who sent it), the written correspondence with the public must be included with the correspondence for the appropriate representative.

Representatives who did not have any incoming or outgoing correspondence during the time period referenced on the correspondence acknowledgement statement will still submit a signed correspondence acknowledgement statement.

Note: *It is a best practice to maintain two correspondence files: Incoming and Outgoing.*

Customer Complaint File

Maintain copies of customer complaints along with any relevant correspondence and documentation associated with the complaint in a separate complaint file.

All customer complaints, written or verbal, must be reported to your supervisor immediately. Documentation is maintained in the appropriate customer complaint file.

A series 7-licensed representative must maintain these files:

- General Securities Complaints
- Options Complaints
- Municipal Securities Complaints
- SAA/Advisory Complaints (Investment Advisor Representatives Only)

A series 6-licensed representative must maintain these files:

- General Securities Complaints
- SAA/Advisory Complaints (Investment Advisor Representatives Only)

Representative File – Best Practice

Maintain copies of representative agreements and contracts, proof of all licenses and designations held, insurance appointments, signed copy of current U4, etc.

Independent RIA's - include a copy of your signed U4 and State or SEC approval documents.

Compliance – Additional Information

Compliance New Representative Training

New representatives and licensed staff are assigned five courses (Anti-Money Laundering and 4 New Rep training) to complete as part of compliance training. Each class is a PowerPoint slide presentation followed by a quiz. The courses need to be completed within 120 days of your effective date with Securities America. Compliance will place compensation on hold if these courses are not completed by the deadline.

- Anti-Money Laundering
- Suitability
- OBAs and Gifts
- Overview
- Communications and Education

Firm Element

Courses will be assigned each May and must be completed by the end of October unless satisfied by attending continuing education courses offered during the National Conference.

Vulnerable Adult Training

Representatives securities licensed in the State of Washington must complete the Financial Exploitation of Vulnerable Adults training within 90 days of becoming effective with Securities America. Washington State legislation requires all representatives seeking registration in Washington to complete this training.

- Vulnerable Adult Training

Alternative Investments

Representatives, participating representatives, OSJs and acting principals who solicit and conduct business in alternative investments will be required to complete the Alternative Investment training in the appropriate course prior to soliciting and submitting new business. To request a training course be added to your profile, send an email to traindept@saionline.com.

- Non-Traded REIT
- Fund of Hedge Funds
- Oil & Gas
- Real Estate Private Program
- 1031 Exchange TIC/DST
- Managed Futures Funds
- Real Estate Tax Credit
- Business Development Company

Massachusetts Data Protection Law

All Securities America branch offices that “own, license, store or maintain personal data about a resident of the State of Massachusetts” are subject to Massachusetts State Law 210 CMR 17.00 “Standards for the Protection of Personal Information of Residents of the Commonwealth”.

Massachusetts is one of the first states to create a law regarding protection of confidential client information that includes specific requirements for businesses. Securities America’s representatives are considered a separate “business owner” from Securities America because of their independent contractor status.

Pursuant to this law, you must develop, implement, maintain and monitor a comprehensive, written information security program applicable to any records containing such personal information. Creating an adequate program will also require you to implement certain technological safeguards to protect client information. Pursuant to these requirements for technology safeguards, all offices subject to Massachusetts State Law 210 CMR 17.00 are required to download, install and run the data loss prevention ("DLP") solution provided by Securities America on all computers used to conduct Securities America business (e.g., desktop computers, laptop computers, notebook computers, etc.).

Branch Office

When you become a representative of Securities America, you will have your own branch office unless you are joining the existing branch office of another representative.

- The branch office will be identified as a Securities America office by having the required disclosure statement on stationery and business cards.
- Securities files and records must be kept separately from files related to other business activities and contain the required information.
- A branch office is subject to inspection by the SEC, FINRA, State and Securities America.

Technology

Accessing Client Information 24/7

As the gateway to Securities America's online web portal, e*Office Advantage, provides instant access to online business processing, reporting and product information to help manage your practice. Our site is designed to give you access to all of our web-based products through one login ID.

e*Office Advantage is available anytime with an internet connection and Microsoft Internet Explorer browser.

Account Manager CRM: Contact Relationship Management

Account Manager is a unique, browser-based application that integrates brokerage business with direct held mutual funds and variable annuities to create a client and prospect data source for dynamically managing your office.

This service merges the functionality of traditional stand-alone applications into one full-office solution. Account Manager offers contact and relationship management, account reporting and online account servicing.

You have the ability to track your client phone calls, letters, and other correspondence and use the database to target clients by specific categories. Driven from Account Manager data, you can access management reports, consolidated brokerage, direct and not-held realized/unrealized gain or loss, portfolio diversification and position

reports suitable for client presentation. Transactions, positions and balances are downloaded, reconciled and stored in a centralized database at Securities America.

Account Manager integrates with other account maintenance applications to easily enter new transactions, complete new account paperwork, view scanned images, start financial plans, update client account information and much more.

Account Manager is part of the no-cost e*Office Advantage solution available to everyone in your office. Now you and your team can focus more time on building relationships and growing your business!

Fast Forms

Take the guesswork out of determining which forms you need and how to fill them out. Our Fast Forms wizard drastically reduces the time spent on administrative work and helps eliminate data entry errors by generating professionally typed forms. The online account set up feature will create an abbreviated version of the new account form and immediately assign a brokerage account number.

Use information from an existing Account Manager client or prospect record to populate the wizard, enter the information from scratch, or use a combination of both. Once the client information is entered, auto-populate all required forms in one step. Use Fast Forms to streamline the process of completing new account paperwork.

Hosted Email

Securities America's e*Office web mail system combines the power of Microsoft Outlook Web Access with the convenience of e*Office to provide you with a powerful messaging tool!

e*Office web mail allows you the flexibility of three options:

- Securitiesamerica.com email domain
- Private domain hosted by Securities America
- Private domain which you host

To avoid the risk of identity theft through traditional unsecured email transmissions, e*Office web mail protects client confidential information sent to the home office from exposure and potential exploitation.

Additionally, when Securities America hosts your email, you have the ability to send encrypted messages to your clients.

Social Media

LinkedIn, Facebook and Twitter are the social networking websites that are approved for business use. To utilize these tools, representatives are required to submit a "Social Networking Request Form" and complete the required training program accessible in our Learning Management System. The next steps include the installation of Socialware proxy on each browser and computer you plan to use for social networking and authorize Socialware to access your data on LinkedIn,

Facebook and/or Twitter. The request form will detail the specific steps you must take in order to be approved to use social networking websites for business use.

Non-Brokerage Order Entry (NBOE)

Transactions that are processed directly with the product sponsor are referred to as non-brokerage transactions. The Non-Brokerage Order Entry system allows for review of the transaction without sending originals to the home office. The submission process is designed to document the details of the transaction. Once completed, all paperwork is submitted as a digital file or faxed for review and approval.

Common direct held business types:

- Mutual Funds
- Equity Index Annuities
- Variable Life and Annuities
- Third-party managed money (Independent Money Asset Providers - IMAP)

Support

Securities America's rep technology support and information services system security groups are ready to assist you with basic technology and data security issues that you may face while using our systems to conduct your day to day business activities. Please contact rep technology support at 800-747-6111, option 8, option 1 for assistance.

Preparing Your Book for the Transition

Client paperwork preparation can begin prior to you being effective with Securities America but cannot be provided to clients for signature until you are approved by FINRA and your home state. You will be notified once you are effective with Securities America.

Note: *It is important the social security number is accurate on new account paperwork. If the social security number cannot be verified during the customer identification check, a signed W-9 will be required from the client.*

Inventory Client Accounts by Registration

Develop a plan. This is a crucial step in preparing for your transition. By taking an inventory of your accounts, you can determine how many applications are needed, which customers have special considerations and the time it will take to complete the paperwork for your move. Remember, you may experience some client attrition, but this is also a time for you to obtain referrals and generate new business from the clients who make you successful.

Brokerage Accounts

Brokerage accounts can be custodied at National Financial Services, LLC (NFS) or at Pershing, LLC.

Take an inventory of all brokerage accounts and determine which types of accounts and services you use in your practice. The key to transferring your brokerage accounts is to get the paperwork to the home office in good order for the transfer process to begin as soon as possible.

Prepare forms well in advance and have them ready to be sent out with your client notification letter. Use an inventory sheet like the one that follows to prepare and discuss these items with your transition consultant.

Inventory your brokerage accounts

_____ Total number of clients

_____ Total number of accounts. Clients may have multiple brokerage accounts

_____ Total number of fee-based brokerage accounts

_____ Determine if brokerage accounts will have closeout fees. If an account does not have sufficient cash to cover the fee, it will transfer with a debit balance

Estimate the total number of qualified brokerage accounts

_____ Total number of qualified accounts

_____ Number of clients currently taking IRA distributions. Determine the day of the month they receive the distribution

_____ Number of clients currently making IRA contributions. Determine the day of the month they have the contribution deposited

Estimate the number of non-qualified brokerage accounts

_____ Number of accounts with check writing or use a debit card

_____ Number of accounts utilizing an automatic or periodic investment plan (PIP)

_____ Number of accounts utilizing a systematic withdrawal plan (SWP)

_____ Number of accounts utilizing electronic funds transfer (EFT)

_____ Number of accounts with margin privileges

_____ Number of accounts with option privileges

_____ Think of any special situations. Examples include accounts holding non-publicly traded stock and alternative investments

Basic Form Requirements

- New account form
- Transfer of assets form
- Copy of a recent brokerage statement (best practice)

- Account services such as check writing, IRA distributions, etc. require additional paperwork to continue these features
- Some registrations may require additional forms or documentation to establish the account
- Fee based accounts require a fee schedule and client agreement

Note: *It is important to time the transfer of client brokerage accounts to avoid interrupting any scheduled events.*

Direct at Fund (Non-Brokerage) Accounts

Accounts held directly with a sponsor company

Take an inventory of all non-brokerage accounts. You will need to know how many different types of accounts your clients have with the various mutual fund, variable annuity, variable life and alternative investment companies. Securities America requires a new account application be completed for each non-brokerage account registration.

Inventory your non-brokerage accounts

_____ Verify each sponsor company is on Securities America's approved product list

_____ Number of non-brokerage accounts. One new account application is required per registration, not per company

_____ Number of third party money managers used outside of a brokerage account

_____ Verify the money manager is approved for use

Basic Form Requirements

- New account form
- Securities America's change of dealer form
- Certain registrations require additional forms or documentation to establish the account

Note: *A change of dealer form is required per sponsor company for each client registration. A non-brokerage client new account may include multiple change of dealer forms under the same registration.*

Note: *Once you are effective with Securities America, obtain forms from e*Office Advantage to ensure you are using the most current version.*

What Steps to Take After Inventory

At this point, estimate the amount of time you will need to complete forms and determine how you will go about completing the forms to move your book of business. You may need to hire some temporary help or enlist the support of your spouse or family member. This is the most difficult part. Once you have made it past this point, your paperwork burden will be diminished. Keep in contact with your transition consultant throughout this period. Your transition consultant is there to assist you with questions on completing the forms. It will save time if you complete them correctly the first time to avoid delays once it reaches the home office.

Develop a transition plan for your move and choose one of the sample letters found in the appendix of this guide. Select one that suits your practice and have it approved as the directions indicate. Next, decide how you will notify your client: will it be by mail, open house or will you visit them personally? Put a plan together for this step and view it as an opportunity to generate more business.

Suggested Ways to Prepare Forms

	Details	Advantages
Complete forms for your largest clients first.	Prioritize your clients into three groups: A Client - Clients that are imperative to your practice. B Client - Clients who are important but may have smaller accounts or needs. C Client - Clients you do not service on a regular basis. *Prepare and complete forms for your "A" clients, "B" clients, then "C" clients.*	This method is generally the best. You can ensure that commissions for your biggest producing clients will not be lost to your previous Broker Dealer.
Complete forms alphabetically.	Create a plan to complete your forms alphabetically. Complete all forms and create a follow-up system by the first letter of their last name.	The advantage to this method is that clients will not slip through the cracks.

Suggested Ways to Deliver Forms

	Pros	Cons
Direct mail to client with no notification.	Easy to prepare in advance and mail.	No direct contact with the client. They may view your move negatively. You will have to wait for forms to be returned by mail and you may have to make a follow-up call anyway to get the forms returned.
Courtesy call to client followed by direct mail.	Client is notified and you can reassure them of your move by phone. You can use this as a time to update information and possibly generate new business.	You must still wait for forms to be returned by mail. Follow-up will be longer. More time consuming then direct mail.
Personal visit with client.	You can get all forms signed immediately: no waiting for forms to be returned. You will have updated client information to work from and you will be able to generate new business or referrals personally.	The can be time consuming unless you have a small customer base in a small geographic area.
Open house, signing party or client appreciation event.	You can get in front of a large number of clients at one time to get the most forms signed and your transition started faster. Consider this an opportunity to update client information, get referrals and thank them personally for doing business.	Requires planning and coordination between yourself and your staff, but the benefits can outweigh the costs.

Frequently Asked Questions

Do I need to get my E&O insurance through Securities America?

Yes, Securities America requires all representatives be covered through our E&O policy, which is carried by Everest National Insurance Company and Catlin Specialty Insurance Company. Coverage under the policy is automatically effective on the first day of the representative's registration with Securities America.

When are commissions and advisory fees paid?

Commissions received and in good order Monday through Friday are paid the following Wednesday. Commissions are generally posted to your bank account on Thursday or Friday.

Management fees in a brokerage account are paid on Friday after the fees are debited from the client account according to the established fee schedule (monthly or quarterly). Non-Brokerage fees received by Wednesday will be paid on Friday. Fees are generally posted to your bank account on Monday or Tuesday.

What method is used to calculate management fees in advisory accounts?

Fees are calculated and charged to the account in advance, using the average daily balance (ADB) for NFS and the Period Ending Balance (PEB) for Pershing of the previous period (month or quarter). Fees are calculated and paid in advance of the advisor earning those fees.

What will happen to my trails and commissions while I am in transition from one broker-dealer to another?

The answer lies in your contract at the previous broker-dealer. Your previous firm's policy on how long they continue to pay representatives after their termination date will determine if they will pay you after you leave. It is also important to complete the transfer process with Securities America as soon as possible.

Is there a cost for Firm Element?

Assigned courses are available in May and must be completed by October 31st. The fee is $299 and will be debited against your commission statement.

What type of training is available for my staff and me?

Your transition consultant will coordinate training for your office. The consultant will work with you on creating the best training curriculum based on your office's needs. Whether it is over the phone training, webcasts, onsite visits or a combination of all three, the plan will be customized to meet your needs.

Securities America also offers the Fast Track Training program which can be used to assist OSJ offices in their training needs for new representatives to their branch or as a refresher for those offices who have recently transitioned. This program saves you time and money by training new associates on Securities America's technology, operations requirements, compliance and more.

The Fast Track Training program includes a core curriculum designed to give anyone the important baseline knowledge of Securities America's technology. After all the requested courses have been attended, you will be equipped to work effectively with Securities America's systems.

How often do I pay licensing fees?

When you request a new state registration or need to take a FINRA exam, the appropriate fee will be charged to your commission statement. FINRA registration fees are initially collected in October for the upcoming year.

New Beginning

The combined effort of the Representative offices and Securities America's transition team is the key to a great transition. We are dedicated to your success and growth with Securities America. There are many programs and services at Securities America to benefit your clients and your practice.

We wish you all the best in your partnership with Securities America for years to come.

Appendix I - Sample Termination Letter

<Date>

<Business Address>

Re: Affilation with Securities Company USA

Dear Mr./Mrs._____:
This letter will formally advise you that I wish to terminate my relationship with (Investment Company) on _____ date.

Sincerely,

John Broker

Note: *Make sure a copy of this letter is submitted with your Licensing Kit.*

Appendix II – Sample Stationary

Securities America Stationary

Securities America Advisors Stationary

Securities America
John Smart
Registered Representative
Securities America
123 Maple Street, Suite 100
Anytown, ST 00000
Securities America
John Smart
Registered Representative
Investment Advisor Representative
123 Maple Street, Suite 100
Anytown, ST 00000
(123) 456-7890, Ext. 12
(800) 123-4567
Fax: (123) 456-7891
jsmart@securitiesamerica.com
www.securitiesamerica.com
Securities offered through Securities America, Inc., member FINRA/SIPC.
Advisory services offered through Securities America Advisors, Inc.,
an SEC Registered Investment Advisory firm.
123 Maple Street, Suite 100 • Anytown, ST 00000
(123) 456-7890, Ext. 12 • Fax: (123) 456-7891 • jsmart@securitiesamerica.com
Securities America, Inc., member FINRA/SIPC. • Investment Advisor Representative, Securities America Advisors, Inc.

Securities America and Semi-Custom Stationary

John Broker Financial Services
Charting a Course to Achieve Your Financial Goals
123 Anystreet
Anytown, NE 55555
Phone: (555) 123-5555
Fax: (555) 123-5554
email: jbroker@saionline.com
John Broker, CFP®
President
John Broker Financial Services
Charting a Course to Achieve Your Financial Goals
John Broker, CFP®
President
123 Anystreet
Anytown, NE 55555
(555) 123-5555 Fax (555) 123-5554
email: jbroker@saionline.com
Securities offered through Securities America, Inc. Member FINRA/SIPC
John Broker, Registered Representative. John Broker Financial Services and
Securities America are unaffiliated.
John Broker Financial Services
Chart Your Course, Pursue Your Dreams
123 Anystreet
Anytown, NE 55555
Securities offered through Securities America, Inc. Member FINRA/SIPC John Broker, Registered Representative
John Broker Financial Services and Securities America are unaffiliated.

Appendix III – Sample Client Letter

All direct mail sent out must be approved prior to use by compliance communication review. New Securities America representatives can chose one of the below options to announce their broker-dealer change. **All client communication must be submitted for approval and any client letters should be submitted on approved letterhead.**

Sample Client Notification Letter #1

Dear <<Insert Name>>,

I am very excited to announce a change that we are making in the operation of our business, (name of business). We have decided to affiliate with Securities America, Inc., one of the largest independent broker-dealers in the country, located in the Midwest. A broker-dealer supports financial professionals by providing service and technology.

My decision to change broker-dealers was carefully considered. This new arrangement will allow us to bring additional services and opportunities to you, our valued client. I wish to assure you that this new relationship will not adversely effect your account or the relationship you hold with (name of business or representative). You will continue to work with us to pursue your financial goals.

So that we may continue to provide you with financial service, I have enclosed paperwork I need you to sign to notify my prior broker-dealer that you wish your account to be transferred to Securities America. If you have any questions at all, please give us a call, and we will be more than happy to explain this exciting new aspect of our business.

As always, I would like to thank you for your continued trust in allowing (business name) to help you work toward your financial goals.

Sincerely,

Sample Client Notification Letter #2

Dear <<Insert Name>>,

[Insert firm name} is very excited to announce a change that we are making in the operations of our firm. We have chosen to affiliate with Securities America, Inc., one of the largest independent broker-dealers in the country today.

Our decision to change the broker-dealer we work with was a business one that was carefully considered. This new arrangement will allow us to provide you with additional services and opportunities. In addition, our office will greatly benefit from improved technology and operational efficiencies that come with a larger firm.

We cordially invite you to stop by our office any time on [insert date(s)] for an open house. We look forward to visiting with you and will have paperwork ready for you to sign to facilitate this change we are making. Please understand this change will not affect your investment accounts or your relationship with me and [Insert firm name].

If you are unable to visit us on the days noted, please call my office and schedule an appointment for a time and date that works for you.

I value your trust and very much appreciate the confidence you place in me and [insert firm]. We enjoy working with you and look forward to continuing to assist you in pursuing your financial goals and objectives.

If you have any questions, please do not hesitate to give me a call at [insert phone #] or [email].

Sincerely,

Sample Client Notification Letter #3

Dear <<Insert Name>>,

I am writing to let you know about a new affiliation for our firm that will benefit all of us in significant ways.

Financial Services firms like ours are required to affiliate with a broker dealer to process investment transactions for our clients. We are pleased to let you know that our new partner is Securities America, based in the Midwest. Think of Securities America as the behind-the scenes support for me, your financial advisor. They have extensive technology, compliance and operational support which allow me to provide comprehensive and professional support to you

There are many reasons why we've chosen Securities America, the main ones are:

- Securities America's mission is to foster the success of financial professionals so they can provide quality, objective financial advice and service to their clients

- A wide range of products and programs available to allow for more choices in customizing a plan to help you meet your goals.

- The firm processes, or clears, brokerage transactions through [insert Pershing and/or National Financial]

These are just a few of the reasons that I believe this partnership will only strengthen my ability to serve you and help me to further improve the level of balanced guidance you have come to expect from our firm.

You are a valued client, and we would like to take this opportunity to thank you for your business. It is a great pleasure to work with you, and we look forward to assisting you in your future financial goals and decisions.

The enclosed documents authorize me to change the broker dealer on your accounts to Securities America. Please review them carefully, make any necessary updates and sign where indicated. A prompt return of the forms will facilitate the continuation of our ability to service your accounts. We would appreciate the forms returned by [Insert date].

As always if you have any questions or concerns about this topic or anything else related to your financial goals, don't hesitate to contact our office.

Sincerely,

Appendix IV – Basic Form Requirements

General Suggestions

- Not all registrations are covered in this guide. Contact a transition consultant for assistance with other registrations.
- Once effective with Securities America, you will have access to FastForms, a utility to populate client paperwork.
- If the client has annuities linked on a brokerage statement, discuss the change of ownership and change of dealer process with a transition consultant.
- Advisory accounts have additional paperwork requirements that include a client agreement and fee schedule.
- A Customer Disclosure Statement is an additional form required for all Bank client or Credit Union members.
- Optional services like margin, option, periodic investments/distributions, check-writing or ACH require additional forms.

Direct at Fund (non-brokerage account)

* An Account Form is required for each client registration.

Example 1 - If a client has an individual account at American Funds and an IRA account at John Hancock, submit a new account form and a change of dealer for each registration.

Example 2 - If a client has an individual account at American Funds and an individual account at John Hancock, submit one New Account Form and one change of dealer form for each sponsor company.

Individual / Joint / Custodial / Transfer on Death / 529 Plan / Qualified

- Account Application
- (Optional) Client statement
- Securities America Change of Dealer

Trust

- Account Application
- (Optional) Client statement
- Securities America Change of Dealer
- Trustee Certification of Investment Powers

Corporate

- Account Application
- W-9 required on Corporation and S-Corp registrations
- Certificate of Corporate Resolution
  (Include Articles of Incorporation if Corporate Seal is not imprinted on form)
- Securities America Change of Dealer
- (Optional) Client statement

Corporate Qualified Plan

- Account Application
- Additional Account Holder Appendix
- Fiduciary Certification of Investment Powers
- Omnibus Account Acknowledgement and Indemnification Agreement
- Securities America Change of Dealer
- (Optional) Client statement
- Include a list of plan participants, participant SSN's, and participant account numbers

Corporate Qualified Participant Plan

- Account Application
- Fiduciary Certification of Investment Powers
- Securities America Change of Dealer
- (Optional) Client statement
- Additional Account Holder Appendix

Third Party Money Manager Programs – Additional Documents

Provide to Client:

- SAA Wrap Fee Brochure
- Advisor Brochure Supplement

National Financial Brokerage Account Registrations

Individual / Joint / Custodial
- Account Application
- Account Transfer Form with client statement dated within 90 days

Qualified (IRA, Roth, Rollover, SEP, and BDA-IRA)
- IRA Account Application
- Account Transfer Form with client statement dated within 90 days

Trust
- Account Application
- Trustee Certification of Investment Powers
- Account Transfer Form with client statement dated within 90 days

Transfer on Death (Individual or Joint)
- Account Application
- Transfer on Death Account Agreement
- Account Transfer Form with client statement dated within 90 days

Corporate
- Account Application
- W-9 required on Corporation and S-Corp registrations
- Certificate of Corporate Resolution
  (Include Articles of Incorporation if Corporate Seal is not imprinted on form)
- Account Transfer Form with client statement dated within 90 days

Corporate Qualified Plan
- Account Application
- Additional Account Holder Appendix
- Fiduciary Certification of Investment Powers
- Omnibus Account Acknowledgement and Indemnification Agreement
- Account Transfer Form with client statement dated within 90 days

Non-Corporate
- Account Application
- Non-Corporate Resolution
- Account Transfer Form with client statement dated within 90 days

Popular Optional Brokerage Services

- Brokerage Portfolio/Brokerage Access Form - Check writing and/or Debit Card for Non-Qualified Accounts
- Household Relationship Form - Combine brokerage statements in one envelope
- Supplemental Application for NFS Margin Account Privileges - Margin
- Option Agreement and Approval form - Options

- Application for PIP/SWP and EFT -Periodic Investment, Systematic Withdrawal or Bank link for EFT/ACH
- IRA Periodic Distribution – Establish a recurring IRA distribution
- IRA One-Time Distribution – One form required per distribution request
- IRA Standing Distribution – Enter future one-time distributions without additional signature

Fee-Based Brokerage Accounts – Additional Documents

FAP (Financial Advisors Program)

- FAP Fee Schedule
- Client Investment Policy Profile with FAP Client Ageement

Provide to Client:

- Copy of Client Agreement
- SAA Wrap Fee Brochure
- Advisor Brochure Supplement

Independent RIA Reps: provide firm's ADV Part 2

Managed Opportunities

- Managed Opportunities Investment Strategy Summary (Must be first page faxed)
- Managed Opportunities Client Agreement
- Managed Opportunities Additional Instructions form (Optional)

Provide to Client:

- Investment Strategy Summary
- Managed Opportunities Wrap Fee Program Brochure
- Advisor Brochure Supplement
- Envestnet Form ADV Part 2
- Qualified – Custodial Agreement and Disclosure Statement from custodian

Independent RIA Reps: provide firm's ADV Part 2

Pershing Brokerage Account Registrations

Individual / Joint / Custodial
- Account Application
- Account Transfer Form with client statement dated within 90 days

Trust
- Account Application
- Trustee Certification of Investment Powers
- Account Transfer Form with client statement dated within 90 days

Transfer on Death Individual
- Account Application
- Individual Transfer on Death Account Agreement
- Account Transfer Form with client statement dated within 90 days

Transfer on Death Joint
- Account Application
- Joint Transfer on Death Account Agreement
- Account Transfer Form with client statement dated within 90 days

Corporate
- Account Application
- W-9 required on Corporation and S-Corp registrations
- Certificate of Corporate Resolution
  (Include Articles of Incorporation if Corporate Seal is not imprinted on form)
- Account Transfer Form with client statement dated within 90 days

Corporate Qualified Plan
- Account Application
- Fiduciary Certification of Investment Powers
- Omnibus Account Acknowledgement and Indemnification Agreement
- Account Transfer Form with client statement dated within 90 days

Qualified
- Account Application
- Appropriate Adoption Agreement for Roth, Traditional, Educational, SEP or Simple IRA
- Account Transfer Form with client statement dated within 90 days

Popular Optional Brokerage Services
- CoreStone Account Application - Check writing and/or Debit Card for Non-Qualified Accounts
- IRA Resource Checking - Check writing for Qualified Accounts
- SelectLink Combined Mail Application - Combine brokerage statements for a household in one envelope

- Margin Agreement - Margin
- Option Agreement and Approval form - Options
- Periodic Buy/Sell form - Periodic Investment, Systematic Withdrawal
- IRA Distribution Request form - IRA One-Time or Periodic Distribution
- ACH Authorization Agreement – Link bank for periodic, standing, or income distributions

Fee-Based Brokerage Accounts – Additional Documents

FAP (Financial Advisors Program)

- FAP Fee Schedule
- Client Investment Policy Profile with FAP/Lifeguide Client Agreement

Provide to Client:

- Copy of Client Agreement
- SAA Wrap Fee Brochure
- Advisor Brochure Supplement

Independent RIA Reps: provide firm's ADV Part 2

Appendix V - Technology: Minimum System Requirements

	Recommended/Required	Minimum	Important Specifics
CPU Processor Speed	4 GHz or Greater	2 GHz	Varies by Operating System
Operating System	Windows® 7 Professional	Windows® XP Pro w/Service Pack Windows® Vista Business/Ultimate	Windows® Home Editions and Macintosh systems are NOT supported.
Browser	Microsoft® Internet Explorer 8.0 or 9.0 with compatibility mode on.		Varies by Operating System. Pop-up blockers can either be disabled or enabled with specific sites always on. Other browsers are NOT currently supported
CPU Processor Speed	4 GHz or Greater	2 GHz	Varies by Operating System
Memory (RAM)	4 GB of RAM or Greater	2 GB of RAM	Varies by Operating System
Drive Space	40 GB or more	40 GB	Varies by local application needs
CD/DVD-ROM Drive			Required to support document imaging and other distributed services.
Monitor	1024x768 to 1280x1024 resolution with a 19" or larger screen	1024x768 resolution with a 17" monitor	
Sound System	Sound card or integrated audio with headset/microphone or external speakers and microphone		Required to participate in web conferences and training sessions
Internet Connection	T-1 ot T3, cable modem or LAN based Internet	DSL	Broadband Connection Only. See important information below regarding Wireless connections.
Plug-ins	Account Manager Plug-in		
	Adobe® Acrobat® X	Adobe® Acrobat® 7.2	Adobe Acrobat Reader versions prior to 6.02 are not supported. Please reference important information below.
	Microsoft® .NET Framework version 2		
	Sun™ Java™ current version		Required for Streetscape and NETX360 - Microsoft Java is not supported
	Adobe® Flash® Player current version		
	Microsoft Silverlight current version		
Printer	Color Laser	Laser	Ink jet quality may result in rejected business and held commissions if not legible.
Fax Machine or Scanner	Must support 200-300 dpi resolution and must be able to send up to 50 pages at a time.		See important information below

	Recommended/Required	Minimum	Important Specifics
Required Security Software	Email Encryption		Email messages with sensitive client information must be encrypted using the Securities America e*Office Web Mail service. *No other encryption services are approved.*
	Anti-Virus/Anti-Spyware Software		Pop-up blocking must be disabled. Refer to the PC Support Center for the most current requirements
	Firewall Protection		Refer to the PC Support Center for requirements
	Whole Disc Encryption Software 256-bit AES	128-bit	Required on all PCs, laptops and portable media containing any sort of personal information
	Data Loss Protection (DLP)		Required for all advisors with MA clients - provided by SAI
	Altiris Minimum Security Verification platform		Provided by SAI
e*Office Mobile Access	e*Office Advantage can now be used on iPhone, iPad, Android phones and Android tablets.		Blackberry and Windows phone devices are currently not compatible. Refer to Info tab Optional Services section for information.

Important Information

Adobe® Acrobat® Reader

All Adobe Reader versions after 6.02 are supported; however, periodic session refreshes may be required if a need arises to uncheck a selected check box on forms for all supported versions. Note: Some software downloads may include additional add-on software from other vendors. Please carefully read and download only what software you need.

Scanners - Flatbed or Auto Feed

Scanners typically feature resolutions of 600 X 600 dpi or higher. Please lower the resolution to 200 dpi to avoid excessive image file sizes and poor system performance. TIFF formats provide better quality than PDF, although both are accepted. Color and grayscale images should be avoided; black and white resolution should be used. Document size must be set to 8 1/2” X 11” and 50-sheet document feeder is recommended. Duplex hardware options are available but may impact scan speed. When purchasing scanners, please ensure that the scanner includes the ability to adjust resolution and color to these recommended settings.

Fax Machine Settings:

You will need to set up the device ID information on your Fax or Scanner/Fax Machine. Refer to the user manual for your specific machine on how to access and update this information. Be sure to name your device (your name or company name), add your fax and phone number, and have the date/time stamp set correctly. This allows you to accurately send and track faxes. It also allows Securities America to more effectively assist in trouble-shooting if an issues should arise with faxing paperwork.

Wireless Network Considerations

- Home/Small Office Wireless – To ensure security, do not use the system default settings or password. Ensure WPA (Wi-Fi Protection Access) or better encryption is enabled and SSID (Service Set Identifier) broadcasting is set to 'off' to limit access to your PCs. Refer to your IT professional for setting changes.
- Public Wireless –When using your laptop/netbook to access wireless Internet provided via public access locations (hotels, libraries, coffee shops, etc.), make sure your laptop firewall is running and your anti-virus software is up-to-date. Also, make sure Whole Disk Encryption is installed and the laptop/netbook is strong password protected. Never stay connected to a public network longer then needed. Access from public computers is not allowed.

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Securities America Advisors, Inc. - An SEC Registered Investment Advisory Firm
www.SecuritiesAmerica.com
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